

2009 OPTIONAL AND DEPENDENT LIFE SPOUSE MONTHLY INSURANCE PREMIUMS														
AGE*	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage	70 - 74	Coverage	75 - 79	Coverage	80+
COVERAGE														
\$10,000	\$ 0.68	\$ 0.80	\$ 1.26	\$ 1.76	\$ 2.74	\$ 4.28	\$ 6.56	\$ 9.78	\$6,500	\$ 10.28	\$4,200	\$ 10.80	\$3,170	\$ 13.62
\$20,000	\$ 1.36	\$ 1.60	\$ 2.52	\$ 3.52	\$ 5.48	\$ 8.56	\$ 13.12	\$ 19.56	\$13,000	\$ 20.54	\$8,400	\$ 21.60	\$6,340	\$ 27.26
\$30,000	\$ 2.04	\$ 2.40	\$ 3.78	\$ 5.28	\$ 8.22	\$ 12.84	\$ 19.68	\$ 29.34	\$19,500	\$ 30.80	\$12,600	\$ 32.40	\$9,510	\$ 40.90
\$40,000	\$ 2.72	\$ 3.20	\$ 5.04	\$ 7.04	\$ 10.96	\$ 17.12	\$ 26.24	\$ 39.12	\$26,000	\$ 41.08	\$16,800	\$ 43.20	\$12,680	\$ 54.52
\$50,000	\$ 3.40	\$ 4.00	\$ 6.30	\$ 8.80	\$ 13.70	\$ 21.40	\$ 32.80	\$ 48.90	\$32,500	\$ 51.36	\$21,000	\$ 54.00	\$15,850	\$ 68.16
\$60,000	\$ 4.08	\$ 4.80	\$ 7.56	\$ 10.56	\$ 16.44	\$ 25.68	\$ 39.36	\$ 58.68	\$39,000	\$ 61.62	\$25,200	\$ 64.80	\$19,020	\$ 81.80
\$70,000	\$ 4.76	\$ 5.60	\$ 8.82	\$ 12.32	\$ 19.18	\$ 29.96	\$ 45.92	\$ 68.46	\$45,500	\$ 71.90	\$29,400	\$ 75.62	\$22,190	\$ 95.42
\$80,000	\$ 5.44	\$ 6.40	\$ 10.08	\$ 14.08	\$ 21.92	\$ 34.24	\$ 52.48	\$ 78.24	\$52,000	\$ 82.16	\$33,600	\$ 86.42	\$25,360	\$109.06
\$90,000	\$ 6.12	\$ 7.20	\$ 11.34	\$ 15.84	\$ 24.66	\$ 38.52	\$ 59.04	\$ 88.02	\$58,500	\$ 92.42	\$37,800	\$ 97.22	\$28,530	\$122.68
\$100,000	\$ 6.80	\$ 8.00	\$ 12.60	\$ 17.60	\$ 27.40	\$ 42.80	\$ 65.60	\$ 97.80	\$65,000	\$102.70	\$42,000	\$108.02	\$31,700	\$136.30
\$110,000	\$ 7.48	\$ 8.80	\$ 13.86	\$ 19.36	\$ 30.14	\$ 47.08	\$ 72.16	\$107.58	\$71,500	\$112.98	\$46,200	\$118.80	\$34,870	\$149.94
\$120,000	\$ 8.16	\$ 9.60	\$ 15.12	\$ 21.12	\$ 32.88	\$ 51.36	\$ 78.72	\$117.36	\$78,000	\$123.24	\$50,400	\$129.62	\$38,040	\$163.58
\$130,000	\$ 8.84	\$10.40	\$ 16.38	\$ 22.88	\$ 35.62	\$ 55.64	\$ 85.28	\$127.14	\$84,500	\$133.50	\$54,600	\$140.42	\$41,210	\$177.20
\$140,000	\$ 9.52	\$11.20	\$ 17.64	\$ 24.64	\$ 38.36	\$ 59.92	\$ 91.84	\$136.92	\$91,000	\$143.78	\$58,800	\$151.22	\$44,380	\$190.82
\$150,000	\$10.20	\$12.00	\$ 18.90	\$ 26.40	\$ 41.10	\$ 64.20	\$ 98.40	\$146.70	\$97,500	\$154.10	\$63,000	\$162.04	\$47,550	\$204.48
\$160,000	\$10.88	\$12.80	\$ 20.16	\$ 28.16	\$ 43.84	\$ 68.48	\$104.96	\$156.48	\$104,000	\$164.32	\$67,200	\$172.84	\$50,720	\$218.10
\$170,000	\$11.56	\$13.60	\$ 21.42	\$ 29.92	\$ 46.58	\$ 72.76	\$111.52	\$166.26	\$110,500	\$174.60	\$71,400	\$183.64	\$53,890	\$231.72
\$180,000	\$12.24	\$14.40	\$ 22.68	\$ 31.68	\$ 49.32	\$ 77.04	\$118.08	\$176.04	\$117,000	\$184.86	\$75,600	\$194.44	\$57,060	\$245.36
\$190,000	\$12.92	\$15.20	\$ 23.94	\$ 33.44	\$ 52.06	\$ 81.32	\$124.64	\$185.82	\$123,500	\$195.12	\$79,800	\$205.26	\$60,230	\$259.00
\$200,000	\$13.60	\$16.00	\$ 25.20	\$ 35.20	\$ 54.80	\$ 85.60	\$131.20	\$195.60	\$130,000	\$205.40	\$84,000	\$216.06	\$63,400	\$272.62
\$210,000	\$14.28	\$16.80	\$ 26.46	\$ 36.96	\$ 57.54	\$ 89.88	\$137.76	\$205.38	\$136,500	\$215.68	\$88,200	\$226.86	\$66,570	\$286.26
\$220,000	\$14.96	\$17.60	\$ 27.72	\$ 38.72	\$ 60.28	\$ 94.16	\$144.32	\$215.16	\$143,000	\$225.94	\$92,400	\$237.66	\$69,740	\$299.88
\$230,000	\$15.64	\$18.40	\$ 28.98	\$ 40.48	\$ 63.02	\$ 98.44	\$150.88	\$224.94	\$149,500	\$2				

***Premiums for the spouse's coverage will be based on the employee's age. Spouse coverage cannot exceed 50% of the employee's Optional Life coverage or \$100,000, whichever is less.**

2009 OPTIONAL AND DEPENDENT LIFE SPOUSE MONTHLY INSURANCE PREMIUMS

AGE*	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage	70 - 74	Coverage	75 - 79	Coverage	80+
COVERAGE														
\$380,000	\$ 25.84	\$ 30.40	\$ 47.88	\$ 66.88	\$104.12	\$ 162.64	\$249.28	\$371.64	\$247,000	\$ 390.26	\$159,600	\$ 410.50	\$120,460	\$517.98
\$390,000	\$ 26.52	\$ 31.20	\$ 49.14	\$ 68.64	\$106.86	\$ 166.92	\$255.84	\$381.42	\$253,500	\$ 400.53	\$163,800	\$ 421.30	\$123,630	\$531.60
\$400,000	\$ 27.20	\$ 32.00	\$ 50.40	\$ 70.40	\$109.60	\$ 171.20	\$262.40	\$391.20	\$260,000	\$ 410.80	\$168,000	\$ 432.10	\$126,800	\$545.24
\$410,000	\$ 27.88	\$ 32.80	\$ 51.66	\$ 72.16	\$112.34	\$ 175.48	\$268.96	\$400.98	\$266,500	\$ 421.08	\$172,200	\$ 442.90	\$129,970	\$558.88
\$420,000	\$ 28.56	\$ 33.60	\$ 52.92	\$ 73.92	\$115.08	\$ 179.76	\$275.52	\$410.76	\$273,000	\$ 431.34	\$176,400	\$ 453.70	\$133,140	\$572.50
\$430,000	\$ 29.24	\$ 34.40	\$ 54.18	\$ 75.68	\$117.82	\$ 184.04	\$282.08	\$420.54	\$279,500	\$ 441.60	\$180,600	\$ 464.50	\$136,310	\$586.12
\$440,000	\$ 29.92	\$ 35.20	\$ 55.44	\$ 77.44	\$120.56	\$ 188.32	\$288.64	\$430.32	\$286,000	\$ 451.88	\$184,800	\$ 475.30	\$139,480	\$599.76
\$450,000	\$ 30.60	\$ 36.00	\$ 56.70	\$ 79.20	\$123.30	\$ 192.60	\$295.20	\$440.10	\$292,500	\$ 462.16	\$189,000	\$ 486.10	\$142,650	\$613.40
\$460,000	\$ 31.28	\$ 36.80	\$ 57.96	\$ 80.96	\$126.04	\$ 196.88	\$301.76	\$449.88	\$299,000	\$ 472.42	\$193,200	\$ 496.90	\$145,820	\$627.02
\$470,000	\$ 31.96	\$ 37.60	\$ 59.22	\$ 82.72	\$128.78	\$ 201.16	\$308.32	\$459.66	\$305,500	\$ 482.70	\$197,400	\$ 507.70	\$148,990	\$640.66
\$480,000	\$ 32.64	\$ 38.40	\$ 60.48	\$ 84.48	\$131.52	\$ 205.44	\$314.88	\$469.44	\$312,000	\$ 492.96	\$201,600	\$ 518.52	\$152,160	\$654.30
\$490,000	\$ 33.32	\$ 39.20	\$ 61.74	\$ 86.24	\$134.26	\$ 209.72	\$321.44	\$479.22	\$318,500	\$ 503.22	\$205,800	\$ 529.32	\$155,330	\$667.92
\$500,000	\$ 34.00	\$ 40.00	\$ 63.00	\$ 88.00	\$137.00	\$ 214.00	\$328.00	\$489.00	\$325,000	\$ 513.50	\$210,000	\$ 540.12	\$158,500	\$681.56

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